

## **Term of Reference for Tdh Afghanistan Staff Health & Accident Insurance**

### **1. Introduction**

As the leading Swiss organization for children's rights, created in 1960, the Terre des hommes foundation is committed to protecting children's lives and their rights, and improving their well-being. We aim to do so through innovative programmes focused on health, migration and access to justice, specially designed to have both short- and long-term impacts.

For more than 60 years, we have been working in difficult situations, in countries at war, regions devastated by natural disasters, and places where poverty and malnutrition force millions of children and their families to migrate elsewhere. We provide direct and indirect support to millions of children, their families and communities in around thirty countries every year.

Tdh has been working in Afghanistan since 1995 and carry out projects related to Child Protection, Mother and Child Health and Livelihood Programs with a team of **approximately 200 employees in Kabul, Herat, Nangarhar** provinces.

### **2. Objective**

Tdh would like to select a competent Insurance company that provides Group Yearly Renewable Term Health & Accident Insurance to its employees plus their dependents (considering the budget availability).

### **3. Types and Specifications of Insurance**

The Insurance company should determine the best approach to ensure every insured person has access to qualified health facilities services entire Afghanistan 24/7.

The following are the insurance types and detail descriptions required:

#### **3.1 Health Insurance**

- Fully treatment of any disease or accident that an employee may face 24/7.
- The treatment area could be entire Afghanistan and in case of serious disease which could not be treated in Afghanistan, one of the neighbor countries should be considered too.
- Specify the limit of treatment related to eye, dental & beauty (if any)

## **3.2 Accident Insurance**

In case of employee accident during the work or out of the working time & area 24/7:

### **3.2.1 In case of death:**

Option1: 10000 USD

Option2: 15000 USD

### **3.2.2 In case of disability:**

In case one or several limb/s gets permanent disability:

Option 1: 10000 USD

Option 2: 15000 USD

## **4. Target Insured People**

Tdh will consider the health insurance for all its employee plus their maximum 4 dependents (spouse and children only and it depend on budget availability).

And will consider the accident insurance for only the employee.

## **5. What Tdh provides**

Tdh will be responsible and will endeavor to support the insurance company by:

- a. A pool between the employees and the insurance company.
- b. Providing employee detail and information.
- c. Inform the insurance company for case of new joiner/s and leaver/s.

## **6. Qualification and experience of the service provider**

Minimum of 5 years' experience in providing health insurance services to national & international organizations.

While submitting the proposal, providing list of at least 5 organization for whom you have provided health insurance. This list will be used for the reference check purpose.

Company profile would be required to be submitted with the proposal.

## **7. Insurance cost**

### **7.1 Health Insurance:**

Please give us two options in full detail, what would be the cost considering only the employee and what would be the cost if we consider also the dependents.

### **7.2 Accident Insurance**

What would be the cost for option 1 and what would be the cost for option 2.

Bellow financial proposal, only as a drafted example:

Lot 1	Health insurance	<b>Option1:</b> Only employee	\$
		<b>Option2:</b> Employee + spouse and their 2 dependents (children)	\$
Lot 2	Accident Insurance	<b>In case of death:</b> Option1 : 10,000 USD	\$
		Option2: 15,000 USD	\$
		<b>In case of disability:</b> Option1 : 10,000 USD	\$
		Option2: 15,000 USD	\$